TO IRON MERCHANTS.

A GENTLEMAN having other important Agencies, would be glad to treat with any good firm for the SALE of Bar, Rail, Hoop, and other IRON, on commission or otherwise. A stock must be kept.—The highest references can be given.—Address OMEGA, Office of "The Builder," 4, York street, Covent-garden.

TO CIVIL ENGINEERS, ARCHITECTS, &c.

THE Engineer of a Public Company wishes to CORRESPOND with PROFESSIONAL GENTLEMEN in the PROVINCES, in order that they may co-operate with him in carrying out an important SANITARY MEASURE.—Applications to be by letter, and addressed to T. A. YARROW, Esq., 48, St. James-street, Pall-mall.

BILLS of QUANTITIES.—DAY & SON, Lithographers to the Queen.—Lithograph Bills of Quantities with the greatest despatch, and at a vast saving on the prices generally charged.
17, GATE-STREET, LINCOLN'S-INN-FIELDS

LITHOGRAPHY and ENGRAVING.—Estate Plans, Drawings of Machinery, Manufacturers' Patterns, Landscapes and Portraits, Share Certs., Circular Letters, &c., Bankers' Notes and Cheques, Certificates, Bills of Exchange and Lading, Invoices, Cards, &c., and every description of Engraving and Lithographing, by the first artists and workmen at the lowest current rate of charges.—WATERLOW and SONS, 65 to 68, London-wall, London.

TO ARCHITECTS.

COMPETITION and other DRAWINGS.—Mr. THOMAS S. BOYS, Member of the New Society of Painters in Water Colours, and author of "The Picturesque Architecture of Paris, Ghent, Rouen, &c." and of "London in Ti le," offers his services in Tinting Backgrounds, Landscapes, Perspective Views, Interiors, &c. From the long experience he has had in such subjects, he is fully aware of the points essentially necessary to be attended to. Drawings and designs lithographed in a superior manner.—Address, Mr. BOYS, 18, Albany-street, Regent's-park.

DECORATIVE PAINTING.—Mr. FREDERICK BANG, from the Royal Academy of Munich, DECORATIVE ARTIST to FRESCO, and to all other manners of Painting; whose works have met with the principal public buildings of the metropolis, begs to inform his patrons and Architects in particular, that he has considerably increased his establishment, and is now enabled to undertake, on the shortest notice, the embellishment of private and public buildings, in any part of the United Kingdom, on the most reasonable terms, and in any of the Classical, Mediæval, or Modern Styles.—Apply to F. BANG, Decorative Artist, 56, Pall-mall, London.

THE PATENT GALVANIZED IRON.
TUPPER and CARR,
Owners of Crawford's Patents, and Proprietors of
THE MALVANIZED IRON COMPANY,
Supply patent Galvanized Sheets, plain or corrugated, for roofing &c., Water or Gas Pipes, Casings, Wire of all gauges, Guttering, Hooping, &c. Wholesale retail, and for export.
An allowance to the trade.
WORKS—MILL MALL and BIRMINGHAM.
LONDON OFFICE, 8, MANSION-HOUSE PLACE.

IRON BUILDING and ROOFING WORKS,
BIRMINGHAM, late of Southwark.
JOHN M. PORTER.
Manufacturer of the Corrugated and other kinds of Iron Roofing for railway stations, carriage sheds, farm buildings, gas-works, warehouses, factories, &c. &c.
PATENTEE
Of the Corrugated Iron Beams, Girders, and Fire-proof Floors.
LONDON—Office, 34, Cornhill.

THE PATENT
GALVANIZING and CORRUGATING IRON COMPANY.
JOHN SIMONDS and Co., Managers.
The Company having made considerable improvements in the mode of working CRAUFURD'S PATENTS, and being able to galvanize larger work than was formerly practicable, they are in a position to execute orders to any extent, in a manner hitherto unequalled, and respectfully solicit the favours of builders, contractors, and others.
ON HAND, sheets, plain or corrugated, low iron houses, sheds, railway stations, &c.—Read to order, if required. Wire, piping, guttering, &c., for home and exportation.
N.B.—Goods to be galvanized sent for and returned free of charge, within three miles of the Tower; and all light goods reserved by Nine o'clock will be returned the same day, if required.
OFFICES—18, CIRCUS, MINORIES.
WORKS—GLASS-HOUSE-YARD, opposite the London Docks.
*** A discount allowed to the trade.

THE CORRUGATED and GALVANIZED IRON ROOF,
PORTABLE BUILDING, AND
NASMYTH'S PATENT FLOORING, ROOFING, AND GIRDER WORKS.
Offices, 63, Greenwich-street.
JOHN WALKER, son of the Patentee of Corrugated Iron, calls the attention of Architects, Engineers, &c., to his List of Prices, which, consistently with good workmanship, are extremely low.
Models of the patent iron flooring, corrugated to suit, and girders; also, drawings of roofs, on peculiar principles, may be had on application.
Drawings of the iron lighthouse spoken of in the *Times* and other papers since the *Exposition* for February 26th, may be seen by application.
Estimates to firms of the highest class can be given.

NASMYTH'S PATENT
WROUGHT-IRON Fire-proof Flooring.
JOHN WALKER, Sole Manufacturer and Licensee.
Offices, 63, Greenwich-street.

FIRE-PROOF FLOORS.
The late lamentable accidents in Greenwich-street serves to prove that where cast-iron is the foundation on which floors are to be made, much dependence cannot be placed on it. This induces John Walker to earnestly solicit the attention and inspection of Architects, Engineers, &c., to Mr. G. NASMYTH'S PATENT FLOORING, of which J. W. is the sole licensee and manufacturer. The material is wrought iron, and therefore not subject to sudden fracture, as cast-iron is—and wood is not introduced.
Descriptive examplets may be had, models may be seen, and every information obtained, at JOHN WALKER'S OFFICES, 63, Greenwich-street.
MANUFACTURER OF CORRUGATED IRON.

PATENT VULCANIZED INDIA-RUBBER TUBING, for Gas Fittings, Chemical Purposes, Fire Engines, Manure Pumps, &c.—JAMES LYNE HANCOCK, Sole Manufacturer (and Licensee), Goswell-mews, Goswell-road, London, begs to invite the attention of Architects, Builders, Engineers, and the trade generally, to the Vulcanized India-Rubber Tubing, which is now manufactured from 1-inch bore and upwards, in lengths from 5 to 100 feet, and of various strengths, suitable to the purposes for which it is applied. VULCANIZED HOSE for FIRE ENGINES, LIQUID MANURE, and for conveying HOT WATER to BATHS in DWELLING-HOUSES and BREWERIES, manufactured to resist great pressure of any length and size to order.
*** Testimonials may be had on application at the Manufactory.
N.B. VULCANIZED WASHERS and SHEET RUBBER for Steam and Hot Water Pipes, and Packings for Pistons and Glands of Steam Engines, cut any size to order.

INVENTORS' AID ASSOCIATION.—Provisionally registered.—To be incorporated by Royal Charter.—The capital of the Association to be raised by shares of £5 each.
No liability beyond the amount of shares. Estimated profits about 20 per cent.
The objects of the Association are to render more perfect the means of ascertaining the novelty of an Invention, the prevention of futile Inventions, and the taking out of patents for clever but poor men. The Association will in no instance work a patent themselves, but will introduce it to the notice of the capitalist, always giving priority of choice to a shareholder. Inventors desirous of availing themselves of their Association are requested to communicate with the Secretary, at the offices, between the hours of eleven and three o'clock.—Applications for the preceding shares to be made to the Secretary, of whom also prospectuses and every information can be obtained.
WILLIAM M. ROBERTS, Secretary.

LOANS.—Persons desirous of obtaining ADVANCES from 50l to 50,000l upon approved personal security, repayable by easy instalments extending over a length-ened period, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post. Note.—Four classes are now in course of formation for London, and will immediately commence operations.

BRITISH ASSURANCE COMPANY,
8, KING-STREET, CHEAPSIDE
Chairman—SYDNEY SMIRKE, Esq., R.A.
The rates on both Fire and Life Assurance are as low as can with safety be taken. The premiums for Life Assurance made payable by call the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.
JOHN REDDISH, Manager.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.
An Extraordinary GENERAL MEETING of the Proprietors and the Assured of this Society will be held at the Office in Great Russell-street, on THURSDAY, the 1st day of January next, at Two o'clock precisely, for the purpose of declaring a BONUS out of the Profits which have accrued from the several business of the Society during the five years ending June 30, 1851.
GEO. H. PINCKARD, Resident Secretary.
26, Great Russell-street, Bloomsbury, Dec. 18, 1851.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.
CHARLES CAVE, Esq., Chairman.
THOMAS NEWMAN HUNT, Esq., Deputy-Chairman.
A New Scale of Premiums on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 70 years.
For example, of 80 per cent. of the profits are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.
Non-forfeiture of the premium on Insurances of 50l and upwards, for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means 1,000l may be insured for the present outlay otherwise required for 1,000l.
Loans.—The Directors will lend sums of 50l, and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.
Sub-rates.—Those who effect Insurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.
Insurances without participation in profits may be effected at reduced rates.
*** Policies effected before the 31st January, 1852, will have Five Years' Bonus assigned to them from the Profits to be declared in 1856.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London. Established in 1782.
DIRECTORS AND TRUSTEES.
SIR ROBERT HARRY INGLIS, Bart., M.P.
Decimus Burton, Esq.
Octavius Edward Coope, Esq.
William Cotton, Esq.
William Davis, Esq.
George Arthur Fuller, Esq.
Emanuel Gilbart, Esq.
James J. Higgins, Esq.
Henry Grace Hill, Esq.
Joseph Cooper Harris, Esq.
Kirkman Daniel Hodgson, Esq.
Thomas Hodgson, Esq.
James Horne, Esq.
John Darnell Mavius, Esq.
J. Masterman, Esq., M.P.
John Pepys Muspratt, Esq.
Richard Price, Esq.
George Stanley Repton, Esq.
Benjamin Shaw, Esq.
Charles Saunders Symes, Esq.
Sir John Wilde, Knt.
Thomas Wilson, Esq.
ASSISTANT DIRECTOR—Thomas Richter, Esq.
AUDITORS.
John Davis, Esq. John Hodgson, Esq.
SECRETARIES.
Wilmer Harris, Esq. George William Lovell, Esq.
ASSISTANT SECRETARY AND SURVEYOR—John Shaw, Esq.
SOLICITORS—Messrs. Dawes and Sons, Angel-court.
Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.
Persons insuring with the PHŒNIX COMPANY are not liable to make good the sum of others as in the case in some offices.
Insurances with this Company expiring at Christmas must be renewed within Fifteen days thereafter, or they will become Void.
Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

GUARDIAN FIRE & LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London.
DIRECTORS.
Thomson Hankey, Jun., Esq., Chairman.
Sir Walter R. Farquhar, Bart., Deputy-Chairman.
Henry Hulse Berens, Esq.
John Ireson, Esq.
Francis Hart Dyke, Esq.
John Harvey, Esq.
John G. Hubbard, Esq.
George Johnstone, Esq.
John Labouchere, Esq.
John Lubbock, Esq.
George Lyall, Esq.
Stewart Marjoribanks, Esq.
John Martin, Esq., M.P.
Rowland Mitchell, Esq.
James Morris, Esq.
Henry Norman, Esq.
Henry R. Reynolds, Jun. Esq.
John Thornton, Esq.
James Tulloch, Esq.
Henry Vigne, Esq.
AUDITORS.
A. W. Robarts, Esq.
Lewis Loyd, Jun., Esq.
Henry Sykes Thornton, Esq.
John Henry Smith, Esq.
ACTUARY—Griffith Davies, Esq., F.R.S.
LIFE DEPARTMENT.—Under the provisions of an Act of Parliament this Company now offers to future insurers FOR-FIFTHS OF THE PROFITS, with quinquennial divisions, or a LOW RATE OF PREMIUM without participation of profits.
The next division of profits will be declared in June 1855 when all participating policies which shall have subsisted at least one year at Christmas 1854 will be allowed to share in the profits.
At the several past divisions of profits made by this Company, the reversionary bonuses added to the policies from one-half the profits amounted, on an average of the different ages for 5l per cent. per annum on the sums insured, and the total bonuses added at the four septennial divisions exceeded 100 per cent.
FOREIGN RISKS.—The extra premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.
INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their lives at the ordinary premiums may have their lives insured at extra premiums.
LOANS granted on Life Policies to the extent of their values, provided such policies shall have been effected a sufficient time to have attained to such case a value not under 10l.
ASSIGNMENTS OF POLICIES.—Written notices of transfer required and registered.
Notice is hereby given, that Assurances which expire at Christmas must be renewed within fifteen days at this office, or with Mr. Hands, No. 1, St. James's-street, corner of Pall Mall; or with the Company's Agents throughout the kingdom, otherwise they become void.
GEO. KEYS, Secretary.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.
THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 18, Rochester-row, Dublin; and 30, Rue Trevisse, Paris. Incorporated under 7 & 8 Vict. c. 110.
CAPITAL 250,000l.
This Company assures diseased as well as healthy lives for sums of from 5l. to 1,000l.
The annual income is nearly 4,000l.
Lives declined by other offices accepted at equitable rates.
Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.
WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.
BRANCH OFFICE—6, EXETER CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo bridge), STRAND.
Open every Evening from six till Eight o'clock.
Subscription for securing payments of 1l and up to 30l payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—
Weekly Contributions for payment of 1l at death.
Healthy persons whose ages on becoming subscribers shall be—
From 10 to 30 years, to pay One Penny per Week.
" 31 to 45 " " Twopence " "
" 46 to 55 " " Threepence " "
Collectors call at the houses of Subscribers for these weekly subscriptions.
The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.
Subscribers may make from nine to ten subscriptions so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.
N.B. No communications relative to the assurance of sums from 5l to 1,000l can be attended to unless addressed to Mr. JOHN HOLYNEUX, 6, Exeter Change, Wellington-street North, Strand.

ATLAS ASSURANCE COMPANY
18, Cheapside, London.—Established 1808.
DIRECTORS.
John Oliver Hanson, Esq., Chairman.
William George Prescott, Esq., Deputy-Chairman.
Sir William Brown, Bart.
Arthur Edward Campbell, Esq.
Thomas Chapman, Esq., F.R.S.
Donald Maclean, Esq.
Samuel Ruxton Mason, Esq.
Rose Mounsteven, Esq.
Capt. Alexander L. Mott, R.N.
Surgeon James William Orton, Esq.
Joseph Parkes, Esq.
Arthur Augustus Rasch, Esq.
Rose Norman Way, Esq.
AUDITORS—Francis Hurt Hoy, Esq., and Joseph Grote, Esq.
ACTUARY—Charles Ansell, Esq., F.R.S.
SOLICITOR—Thomas Brownrigg, Esq.
PHYSICIAN—Thomas Harper, Esq.
FIRE DEPARTMENT.
RETURNS.—Policies for 200l and upwards which may have been in force for one year prior to the date to which the Account is made up, will be periodically entitled to participate in the Return of surplus Premium.
DISTILLERIES, SUGAR HOUSES, and MERCANTILE PROPERTY, in the Docks or Private or Public Warehouses; also SHIPPING in Harbour; insured for the year or for any shorter period to suit management terms.
FARMING STOCK to be exempt from duty, and may be insured without the average clause.
On assurances for SEVEN YEARS by one payment, a deduction of one seventh part of the premium and duty will be made.
RENEWALS falling due on Christmas-day should be renewed within fifteen days thereafter.
LIFE DEPARTMENT.
The attention of the public has, in the advertisements and proposals of the Company of late years, been called to a Table of Additions applicable to and expectant on policies of particular dates and sums; the Directors now beg to submit the following statement of claims actually paid, showing the sums respectively assured and the bonuses thereon, and they request, in order to exemplify the advantageous plan of assurance proposed by the Company, that persons desirous of effecting assurances on their own lives or on the lives of others, will compare the assignment now submitted, with the addition, or bonus, of any of the other offices which may apply to a policy issued for the same term life, when the Atlas Company adopted the bonus system.

STATEMENT OF CLAIMS PAID
on Policies effected in London or Europe as Agents in Great Britain.

No. of Policy	Name of Life Assured	Years during which Premiums received.	Term of Assurance.	Sum Assured.	Bonus.	Total Amount paid.	Amount per Cent. on the Sum Assured.	Proportional to the Premiums paid for Assurance of the Sum Assured.
				£	£	£ s. d.	£ s. d.	
933	His Majesty William IV	14	1830	1000	400	1400 0 0	140 0 0	
4330	His R. H. the Duke of York		1827	1000	375	1375 0 0	137 10 0	
3630	Admiral Sir W. Sidney Smith	8	1831	1000	300	1300 0 0	130 0 0	
3422	The late Duke of Argyll	14	1830	1000	300	1300 0 0	130 0 0	
3000	The late Earl of Clarendon		1830	1000	300	1300 0 0	130 0 0	
667	W. S. Burke	21	1810	500	800	1300 0 0	260 0 0	
1579	Rev. Thomas Crumpton	20	1810	500	800	1300 0 0	260 0 0	
7000	William Collins, Esq.	19	1830	1000	300	1300 0 0	130 0 0	
756	George Jones, Esq.	21	1810	1000	1700	2700 0 0	270 0 0	
1913	Sir John S. Sebright, Bart.	25	1810	1000	1700	2700 0 0	270 0 0	
1139	Nicholas Denday	20	1810	500	800	1300 0 0	260 0 0	
1013	Rev. F. W. Blomberg, D.D.	20	1810	1000	1700	2700 0 0	270 0 0	
6036	Rev. Richard Tillard	14	1830	1000	300	1300 0 0	130 0 0	
6034	Ditto	14	1830	1000	300	1300 0 0	130 0 0	
700	Mrs. Sarah Cope	21	1810	500	800	1300 0 0	260 0 0	
3073	James Pyne	21	1810	500	800	1300 0 0	260 0 0	
1300	Richard Booth, Coventry	20	1810	1000	1700	2700 0 0	270 0 0	

Persons assured for the whole term of life, for 100l and upwards in Great Britain or Ireland respectively, will be entitled at the end of every FIFTH YEAR, instead of every seventh year as heretofore, to participate in the surplus premiums, either by ADDITION to their policies, or an EQUIVALENT REDUCTION will be made in the future payments of premium, at the option of the assured.
Policies may also be effected for the whole term of life by a limited number of yearly payments.
ASSURANCES FOR SHORT PERIODS may also be effected on the office at considerable reduced rates of premium.
THE NEXT VALUATION will be made at Christmas 1854, and policies effected before that date will participate in proportion to the time they may then have been in force.
The Company's rates and proposals may be had at the office in London, or of any of the Agents in the Country, who are authorized to report on the appearance of lives proposed for assurance.
HENRY DEANE BOUGHEY, Secretary.
18, Cheapside, December, 1851.

TO IRONMASTERS, RAILWAY DIRECTORS, ENGINEERS, and FOUNDERS.—The subscriber having been appointed SOLE AGENT in LONDON for the SALE of the MONNIES (STIRLINGS) PATENT IRON, begs to intimate that he is prepared to supply railway companies, engineers, and founders, with the PATENT MALLEABLE and TOUGHENED CAST IRON, and that all orders addressed to him for these, and also for RAILS, cast hardened surfaces, shall have his prompt attention. Specimens of the different descriptions, and every information, to be had on application. Instruments to be the terms of license under Mr. Stirling's Patents will be given by the subscriber, and also by Mr. J. EK., C.E., 6, John-street, Adelphi.
Paul's Wharf, 25, Upper Thames-street. A. MACNAUGHT